19-12359-jlg Doc 109-1 Filed 12/14/22 Entered 12/14/22 16:38:27 Exhibit Bank

Initiate Business Checking Statement Pg 1 of 6

August 31, 2022 ■ Page 1 of 6

WELLS FARGO

3175-77 VILLA AVENUE HOUSING DEVELOPMENT FUND CORPORATION **DEBTOR IN POSSESSION** CH11 CASE #19-12359 3177 VILLA AVE APT 4F BRONX NY 10468-1273

#### **Questions?**

Available by phone 24 hours a day, 7 days a week: We accept all relay calls, including 711

1-800-CALL-WELLS (1-800-225-5935)

En español: 1-877-337-7454

Online: wellsfargo.com/biz

Write: Wells Fargo Bank, N.A. (348)

P.O. Box 6995

Portland, OR 97228-6995

## **Your Business and Wells Fargo**

Visit wellsfargo.com/digitalbusinessresources to explore tours, articles, infographics, and other resources on the topics of money movement, account management and monitoring, security and fraud prevention, and more.

#### Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com/biz or call the number above if you have questions or if you would like to add new services.

Business Online Banking	•
Online Statements	<b>.</b>
Business Bill Pay	•
Business Spending Report	•
Overdraft Protection	$\Box$



# MINIOR ACCOUNT INFORMATION

We're making important changes to the terms and conditions of some of our accounts. If these changes affect you, they will be included in the Important Account Information section associated with your specific account.

Statement period activity summary	
Beginning balance on 8/1	\$6,115.75
Deposits/Credits	36,838.50
Withdrawals/Debits	- 36,797.76
Ending balance on 8/31	\$6,156.49

Account number: 3175-77 VILLA AVENUE HOUSING DEVELOPMENT FUND CORPORATION **DEBTOR IN POSSESSION** CH11 CASE #19-12359

NEW York account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 026012881

For Wire Transfers use

Routing Number (RTN): 121000248

#### Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

# Transaction history

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
8/1	- Trumber	Recurring Payment authorized on 07/28 Simplifyem.Com 510-790-9066 CA S582209321483473 Card 7052	Cicuis	75.00	Balance
8/1	11341	Check		200.00	
8/1	11340	Check		625.00	
8/1	11320	Check		200.00	
8/1	11318	Check		480.00	4,535.75
8/2		Recurring Payment authorized on 08/01 Intuit *Qbooks Onl CI.Intuit.Com CA S302213444575462 Card 7052		92.54	4,443.21
8/3		Deposit	7,010.50		
8/3	11328	Check		240.00	
8/3	11326	Check		480.00	
8/3	11342	Check		1,000.00	9,733.71
8/5		Deposit	3,119.00		
8/5	11335	Check		960.00	11,892.71
8/8		Recurring Payment authorized on 08/07 Intuit *Qbooks Onl Cl.Intuit.Com CA S382219363048542 Card 7052		92.54	11,800.17
8/9		Purchase authorized on 08/08 Petro Home Svcs 800-645-4328 NY S302220668100306 Card 7052		5,743.84	6,056.33
8/10		Deposit	9,276.00		15,332.33
8/11		Purchase authorized on 08/10 Petro Home Svcs 800-645-4328 NY S302222676108595 Card 7052		5,743.84	
8/11	11311	Check		2,500.00	7,088.49
8/12		Purchase authorized on 08/11 lpfs Ins Pmt Kansas City MO S582223518974534 Card 7052		1,609.64	
8/12		Purchase authorized on 08/11 lpfs Ins Pmt Kansas City MO S462223524082956 Card 7052		922.12	
8/12	11336	Check		960.00	3.596.73
8/15		Deposit	3,384.00		-,
8/15	11313	Check	-,	1,200.00	
8/15	11316	Check		250.00	
8/15	11344	Check		845.00	4,685.73
8/16	11298	Check		650.00	.,
8/16	11321	Check		200.00	
8/16	11322	Check		480.00	3,355.73
8/17	11022	Deposit	2,443.00	100.00	0,000.70
8/17		Stop Payment Fee	2,110.00	31.00	
8/17	11330	Check		240.00	
8/17	11329	Check		480.00	5,047.73
8/19	11027	Deposit	3,409.00	100.00	0,017.70
8/19	11337	Check	0,107.00	960.00	
8/19	11310	Check		720.00	
8/19	11309	Check		720.00	
8/19	11307	Check		720.00	5,336.73
8/22	11300	Purchase authorized on 08/18 Fsi*Coned Bill Pay 866-405-1924 NY S302231124918169 Card 7052		225.47	3,330.73
8/22		Purchase authorized on 08/18 Fsi*Coned Bill Pay 866-405-1924 NY S302231127097403 Card 7052		76.23	
8/22		Purchase authorized on 08/18 Fsi*Coned Bill Pay 866-405-1924 NY S582231128655711 Card 7052		320.32	4,714.71
8/24	11306	Check		640.00	
8/24	11307	Check		960.00	3,114.71
8/26		Deposit	2,103.00	, 55.56	5,
8/26	11338	Check	2,100.00	960.00	
8/26	11348	Check		780.00	
8/26	11346	Check		250.22	3,227.49
0/20	11340	OTION		230.22	5,221.47

### Doc 109-1 Filed 12/14/22 Entered 12/14/22 16:38:27 Exhibit Bank of 6 Account Statement Pg 3 of 6

WELLS FARGO

#### Transaction history(continued)

	Check		Deposits/	Withdrawals/	Ending daily
Date	Number	Description	Credits	Debits	balance
8/29	11343	Check		750.00	2,477.49
8/30		Deposit	993.00		
8/30		Deposit	5,101.00		
8/30		Recurring Payment authorized on 08/28 Simplifyem.Com		75.00	8,496.49
		510-790-9066 CA S582240321047222 Card 7052			
8/31		Home Depot Online Pmt 220830 630840973106534 Lupi		890.00	
		Alvarado			
8/31	11317	Check		250.00	
8/31	11314	Check		1,200.00	6,156.49
Ending ba	lance on 8/31				6,156.49
Totals			\$36,838.50	\$36,797.76	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

#### Summary of checks written (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
11298	8/16	650.00	11317	8/31	250.00	11336	8/12	960.00
11306 *	8/24	640.00	11318	8/1	480.00	11337	8/19	960.00
11307	8/24	960.00	11320 *	8/1	200.00	11338	8/26	960.00
11308	8/19	720.00	11321	8/16	200.00	11340 *	8/1	625.00
11309	8/19	720.00	11322	8/16	480.00	11341	8/1	200.00
11310	8/19	720.00	11326 *	8/3	480.00	11342	8/3	1,000.00
11311	8/11	2,500.00	11328 *	8/3	240.00	11343	8/29	750.00
11313 *	8/15	1,200.00	11329	8/17	480.00	11344	8/15	845.00
11314	8/31	1,200.00	11330	8/17	240.00	11346 *	8/26	250.22
11316 *	8/15	250.00	11335 *	8/5	960.00	11348 *	8/26	780.00

<sup>\*</sup> Gap in check sequence.

#### Items returned unpaid

Date	Description	Amount
8/25	Check Reference # 00007227008423909301	1,000.00

### Monthly service fee summary

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 08/01/2022 - 08/31/2022	Standard monthly service fee \$10.00	You paid \$0.00
How to avoid the monthly service fee Have any ONE of the following account requirements	Minimum required	This fee period
Average ledger balance	\$1,000.00	\$6,187.00 ÷
Minimum daily balance	\$500.00	\$2,477.49 ÷
C1/C1		<del></del>

#### Account transaction fees summary

Service charge description Units used	included	••		
Service charge description this dsea	псииси	units	excess units (\$)	charge (\$)
Cash Deposited (\$) 0	5,000	0	0.0030	0.00
Transactions 83	100	0	0.50	0.00

Total service charges \$0.00

#### Other Wells Fargo Benefits

Our National Business Banking Center customer service number 1-800-CALL-WELLS (1-800-225-5935) hours of operation have temporarily changed to 7:00 a.m. to 11:00 p.m. Eastern Time, Monday through Saturday and Sunday 9:00 a.m. to 10:00 p.m. Eastern Time. Access to our automated banking system, the ability to report a fraud claim on your business credit or debit card, and access to report a lost or stolen business card will continue to be available 24 hours a day, 7 days per week. Thank you for banking with Wells Fargo. We appreciate your business.



Elimination of Returned Item (Non-sufficient Funds/NSF) Fee and Revised Daily Fee Limit: Under the terms of your Deposit Account Agreement, when certain transactions are presented for payment in an amount that is more than your available balance, Wells Fargo may either (1) pay the item into overdraft at our discretion and assess an overdraft fee, or (2) return the item unpaid and assess a Returned item/Non-sufficient funds (NSF) fee.

Effective June 1, 2022, we will no longer charge an NSF fee on items we return unpaid due to non-sufficient funds. Overdraft fees will continue to apply to items we pay into overdraft at our discretion, under the terms of your Deposit Account Agreement (up to a maximum of four fees per business day for business accounts). These changes do not impact fees that may be assessed by third parties or other banks for returned items.

For current versions of your Deposit Account Agreement, Business Account Fee and Information Schedule, and applicable addenda, please visit wellsfargo.com/biz/fee-information/.

To learn more about tools that Wells Fargo offers to help you avoid overdraft fees, visit wellsfargo.com/biz/help/faqs/overdraft-services, speak with a local banker, or call the phone number on the top of your statement.

Elimination of Overdraft Protection transfer/advance fee(s): Under the terms of your Deposit Account Agreement, we offer an optional Overdraft Protection service for checking accounts that allows you to link up to two eligible accounts (one savings, one credit) to authorize or pay transactions when you don't have enough money in your checking account. Transfers and advances of funds from these linked accounts may result in an Overdraft Protection transfer or advance fee.

Effective June 1, 2022, we will no longer charge transfer or advance fees for transfers/advances from accounts linked for Overdraft Protection. For advances from a linked credit card or line of credit account, interest will continue to accrue from the date of each

19-12359-jlg Doc 109-1 August 31, 2022 ■ Page 5 of 6

# Doc 109-1 Filed 12/14/22 Entered 12/14/22 16:38:27 Exhibit Bank of 6 Account Statement Pg 5 of 6

WELLS FARGO

advance. Overdraft fees will continue to apply to items we pay into overdraft that are not covered by transfers/advances from your linked account(s).

Effective with the fee period beginning after October 15, 2022, the courtesy Transactions fee waiver on this checking account will expire. We want to make sure you understand what the Transactions fees are going forward. Your account includes 100 Transactions each fee period, at no charge. The fee for Transactions over 100 each fee period is \$0.50 per transaction.

Fee Period: The fee period is the period used to calculate monthly fees. Your statement includes a monthly service fee summary with the dates of the fee period. The monthly service fee summary is also available through Wells Fargo Business Online® or Wells Fargo Mobile®.

Thank you for being a valuable customer. If you have any questions about this change, please contact your local banker or call the number listed on your statement. Please note the Business Account Fee and Information Schedule and the Deposit Account Agreement, as amended, continue to apply.

NEW YORK CITY CUSTOMERS ONLY -- Pursuant to New York City regulations, we request that you contact us at 1-800-TO WELLS (1-800-869-3557) to share your language preference.

You no longer need to let us know when you travel

Due to enhanced security technology, you no longer need to let us know when you plan to travel. Please make sure your contact information on Wells Fargo Online® is up to date so we may alert you if we find unusual activity.

#### Important Information You Should Know

- To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts: Wells Fargo Bank, N.A. may furnish information about deposit accounts to consumer reporting agencies. You have the right to dispute the accuracy of information that we have furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.
- In case of errors or questions about other transactions (that are not electronic transfers): Promptly review your account statement within 30 days after we made it available to you, and notify us of any errors.
- If your account has a negative balance: Please note that an account overdraft that is not resolved 60 days from the date the account first became overdrawn will result in closure and charge off of your account. In this event, it is important that you make arrangements to redirect recurring deposits and payments to another account. The closure will be reported to Early Warning Services. We reserve the right to close and/or charge-off your account at an earlier date, as permitted by law. The laws of some states require us to inform you that this communication is an attempt to collect a debt and that any information obtained will be used for that purpose.

Account Balance	ce Calculat	ion Worksheet

- 1. Use the following worksheet to calculate your overall account balance.
- 2. Go through your register and mark each check, withdrawal, ATM transaction, payment, deposit or other credit listed on your statement. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.
- 3. Use the chart to the right to list any deposits, transfers to your account, outstanding checks, ATM withdrawals, ATM payments or any other withdrawals (including any from previous months) which are listed in your register but not shown on your statement.

# **ENTER** A. The ending balance B. Any deposits listed in your register or transfers into your account which are not shown on your statement. ..... TOTAL \$ CALCULATE THE SUBTOTAL (Add Parts A and B) TOTAL \$ \_\_\_\_\_ **SUBTRACT** C. The total outstanding checks and CALCULATE THE ENDING BALANCE (Part A + Part B - Part C) This amount should be the same as the current balance shown in your check register.....

Number	Items Outstanding	Amount
	Total amoun	t \$